

1. QUALITY CLASSIFICATION FOR MUDHARABAH AND MUSYARAKAH

PROMPTNESS OF PAYMENT	CURRENT	SUBSTANDARD	DOUBTFUL	LOSS
Principal or settlement payment	<input type="checkbox"/> Principal or settlement is paid promptly; and/or	<input type="checkbox"/> There is arrear in principal installment or settlement payment for up to 3 (three) months; and/or	<input type="checkbox"/> There is arrear in principal installment or settlement payment for more than 3 (three) months up to 24 (twenty four) months; and/or	<input type="checkbox"/> There is arrear in principal installment or settlement payment for more than 24 (twenty four) months; and or
Earning payment (profit sharing)	<input type="checkbox"/> RR is equal or more than 80% of RP	<input type="checkbox"/> RR is more than 30% of RP up to 80% of RP (30% RP < RR ≤ 80% RP)	<input type="checkbox"/> $RR \leq 30\%$ of RP for up to 3 (three) payment periods	<input type="checkbox"/> $RR < 30\%$ of RP for more than 3 (three) payment periods
Judgment factors	<input type="checkbox"/> <i>Mudharib</i> always submits information on its finance regularly and accurately	<input type="checkbox"/> <i>Mudharib</i> submits information on its finance irregularly but persistently accurate	<input type="checkbox"/> <i>Mudharib</i> submits information on its finance irregularly and doubting	<input type="checkbox"/> <i>Mudharib</i> does not submit information on its finance
	<input type="checkbox"/> Documentation on financing is comprehensive, with firm collateral bindings	<input type="checkbox"/> Documentation on financing is less comprehensive, with firm collateral bindings	<input type="checkbox"/> Documentation on financing is not comprehensive, with weak collateral bindings	<input type="checkbox"/> There is no financing documentation and/or collateral binding
		<input type="checkbox"/> There is violation of financing requirements	<input type="checkbox"/> There is principle violation of financing requirements	
		<input type="checkbox"/> Extension of financing is used to cover up financial difficulties		

2. QUALITY CLASSIFICATION FOR MURABAHAH, SALAM, ISTISHNA, QARDH, IJARAH, IJARAH MUNTAHIYAH BIT TAMLIK, AND MULTI-SERVICE TRANSACTIONS

CAPABILITY OF PAYMENT		CURRENT	SUBSTANDARD	DOUBTFUL	LOSS
A.	For other than Housing (KPR)				
1.	Term of installment : monthly				
	Principal installment and/or margin/fee	<input type="checkbox"/> There is arrear in installment payment for up to 3 (three) months; and <input type="checkbox"/> Financing has not been overdue	<input type="checkbox"/> There is arrear in installment payment for more than 3 (three) months up to 6 (six) months; and or <input type="checkbox"/> Financing has been overdue for up to 1 (one) month	<input type="checkbox"/> There is arrear in installment payment for more than 6 (six) months up to 12 (twelve) months; and/or <input type="checkbox"/> Financing has been overdue for more than 1 (one) month up to 2 (two) months	<input type="checkbox"/> There is arrear in installment payment for more than 12 (twelve) months; and/or <input type="checkbox"/> Financing has been overdue for more than 2 (two) months, or <input type="checkbox"/> Has been submitted to the court of first instance (PN) or the State Claim Agency (BUPN) or has been filed for claim payment to credit/ financing insurance company
2.	Term of installment : less than 1 month				
	Principal installment and/or margin/fee	<input type="checkbox"/> There is arrear in installment payment for up to 1 (one) month; and <input type="checkbox"/> Financing has not been overdue	<input type="checkbox"/> There is arrear in installment payment for more than 1 (one) month up to 3 (three) months; and or <input type="checkbox"/> Financing has been overdue for up to 1 (one) month	<input type="checkbox"/> There is arrear in installment payment for more than 3 (three) months up to 6 (six) months; and/or <input type="checkbox"/> Financing has been overdue for more than 1 (one) month up to 2 (two) months	<input type="checkbox"/> There is arrear in installment payment for more than 6 (six) months; and/or <input type="checkbox"/> Financing has been overdue for more than 2 (two) months

CAPABILITY OF PAYMENT		CURRENT	SUBSTANDARD	DOUBTFUL	LOSS
B.	For Housing (KPR)				
	Principal installment and/or margin/fee	<input type="checkbox"/> There is arrear in installment payment for up to 6 (six) times; and <input type="checkbox"/> Financing has not been overdue	<input type="checkbox"/> There is arrear in installment payment for more than 6 (six) times up to 9 (nine) times; and/or <input type="checkbox"/> Financing has been overdue for up to 1 (one) month	<input type="checkbox"/> There is arrear in installment payment for more than 9 (nine) times up to 30 (thirty) times; and/or <input type="checkbox"/> Financing has been overdue for more than 1 (one) month up to 2 (two) months	<input type="checkbox"/> There is arrear in installment payment for more than 30 (thirty) times; and/or <input type="checkbox"/> Financing has been overdue for more than 2 (two) months; or <input type="checkbox"/> Has been submitted to the court of first instance (PN) or the State Claim Agency (BUPN) or has been filed for claim payment to credit/financing insurance company
C.	Judgment factors	<input type="checkbox"/> Customer always submits information on its finance regularly and accurately	<input type="checkbox"/> Customer submits information on its finance irregularly and doubting	<input type="checkbox"/> Customer does not submit information on its finance	<input type="checkbox"/> There is no agreement documentation and/or collateral binding
		<input type="checkbox"/> Documentation on agreement is comprehensive, with firm collateral bindings	<input type="checkbox"/> Documentation on agreement is less comprehensive, with firm collateral bindings	<input type="checkbox"/> Documentation on agreement is not comprehensive, with weak collateral bindings	
			<input type="checkbox"/> There is principle violation of agreement		